



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [HUNTINGTON BANCSHARES INCORPORATED](#)

**City/State** [COLUMBUS, OH](#)

## Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [125,767,695](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[HUNTINGTON BANCSHARES INCORPORATED](#)

[41 SOUTH HIGH STREET](#)

[COLUMBUS, OH 43287](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
Average assets (\$000) .....	122,755,598		109,953,378		116,932,622		108,027,800		105,427,743						
Net income (\$000) .....	532,292		48,284		817,212		1,410,914		1,393,013						
Number of BHCs in peer group .....	133		123		128		125		118						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	3.21	2.67	80	2.91	2.94	44	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43
+ Non-interest income .....	1.27	1.13	63	1.31	1.12	70	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56
- Overhead expense .....	2.59	2.28	74	2.36	2.68	38	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41
- Provision for credit losses .....	-0.20	-0.12	35	1.62	0.88	86	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
+ Securities gains (losses) .....	0	0.01	9	0	0.03	43	0	0.02	3	-0.02	0.01	7	-0.02	0	10
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	74	0	0	89
= Pretax net operating income (tax equivalent) .....	2.09	1.78	74	0.23	0.64	25	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46
Net operating income .....	1.73	1.36	80	0.18	0.48	24	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57
Net income .....	1.73	1.35	80	0.18	0.48	24	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.07	3.18	42	3.86	4.09	31	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42
Interest expense .....	-0.36	0.29	0	0.73	0.85	39	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46
Net interest income (tax equivalent) .....	3.43	2.88	81	3.13	3.24	39	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.31	0.16	78	0.61	0.27	83	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62
Earnings coverage of net loan and lease losses (X) .....	9.14	25.70	36	4.31	17.23	26	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.12	1.49	82	1.93	1.32	85	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70
Allowance for loan and lease losses / Total loans and leases .....	2.08	1.47	83	1.90	1.30	85	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.63	0.70	50	0.72	0.63	64	0.65	0.71	49	0.63	0.57	61	0.51	0.61	42
30-89 days past due loans and leases / Total loans and leases .....	0.32	0.33	61	0.54	0.52	58	0.47	0.39	70	0.57	0.43	76	0.60	0.44	77
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	0.10	-0.51	55	13.60	14.37	50	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34
Net short-term noncore funding dependence .....	-4.52	-6.88	58	6.80	4.94	56	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35
Net loans and leases / Total assets .....	63.66	60.99	57	68.07	64.23	50	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.85	9.15	75	9.01	9.43	42	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34
Holding company equity capital / Total assets .....	10.81	10.72	50	10.33	11.64	38	10.56	11.16	42	10.82	12.43	31	10.21	12.22	21
Total equity capital (including minority interest) / Total assets .....	10.81	10.85	48	10.33	11.80	35	10.56	11.29	40	10.82	12.57	29	10.21	12.27	21
Common equity tier 1 capital / Total risk-weighted assets .....	10.32	12.57	17	9.47	11.64	17	10	12.38	14	9.88	12.17	17	9.65	12.12	9
Net loans and leases / Equity capital (X) .....	5.89	5.73	56	6.59	5.59	75	6.24	5.58	67	6.40	5.21	76	6.75	5.29	80
Cash dividends / Net income .....	35.04	23.13	70	358.63	81.34	92	88.28	42.30	94	48.54	33.12	79	43.81	27.31	82
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	10.42	16.49	35	5.26	11.31	30	12.88	16.68	44	0.20	9.26	11	4.41	7	47
Equity capital .....	15.56	9.13	81	2.95	5.70	43	10.15	6.99	72	6.24	10.49	40	2.66	7.89	35
Net loans and leases .....	3.27	7.22	42	3.36	9.91	24	7.38	9.07	51	0.76	9.10	17	7.18	7.89	55
Noncore funding .....	-41.60	-25.09	29	5.30	16.35	33	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	22.54	11.33	82	39.96	12.46	85	29.95	13.56	81	32.59	13.04	80	26.70	13.37	77
Equity investment in subsidiaries / Equity capital .....	93.55	102.85	10	112.48	103.91	89	97.51	102.81	20	110.31	103.22	83	104.93	103.10	63
Cash from ops + noncash items + op expense / Op expense + dividends .....	117.98	98.58	60	43.71	176.81	15	180.79	147.24	73	77.73	190.27	9	236.87	174.91	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	739,066	789,962	3,015,518	3,468,572	3,234,687	-6.44	66.09
Income from lease financing receivables.....	28,677	31,860	124,424	127,998	122,963	-9.99	-0.56
Fully taxable income on loans and leases.....	757,489	818,436	3,123,292	3,582,143	3,343,439	-7.45	61.21
Tax-exempt income on loans and leases.....	10,254	3,386	16,650	14,427	14,211	202.84	158.94
Estimated tax benefit on income on loans and leases.....	2,153	928	4,530	3,949	3,610	131.96	0.71
Income on loans and leases (tax equivalent).....	769,896	822,750	3,144,472	3,600,519	3,361,260	-6.42	61.75
Investment interest income (tax equivalent).....	107,285	157,977	529,939	617,335	610,386	-32.09	14.16
Interest on balances due from depository institutions.....	1,550	2,412	6,451	14,560	10,151	-35.74	
Interest income on other earning assets.....	1,905	2,701	6,257	18,845	26,549	-29.47	-23.77
Total interest income (tax equivalent).....	880,636	985,840	3,687,119	4,251,259	4,008,346	-10.67	53.84
Interest on time deposits of \$250K or more .....	316	4,246	8,476	24,813	13,850	-92.56	
Interest on time deposits < \$250K.....	2,004	20,515	38,575	139,138	108,418	-90.23	
Interest on foreign office deposits .....	0	0	0	0	0		-100.00
Interest on other deposits .....	8,440	80,536	149,697	420,540	268,632	-89.52	-48.35
Interest on other borrowings and trading liabilities.....	-119,567	67,586	180,597	346,462	312,627		
Interest on subordinated debt and mandatory convertible securities .....	5,537	12,702	45,498	56,648	56,101	-56.41	-13.71
Total interest expense.....	-103,270	185,585	422,843	987,601	759,628		
Net interest income (tax equivalent).....	983,906	800,255	3,264,276	3,263,658	3,248,718	22.95	89.85
Non-interest income.....	389,758	359,534	1,573,458	1,452,108	1,302,265	8.41	64.75
Adjusted operating income (tax equivalent) .....	1,373,664	1,159,789	4,837,734	4,715,766	4,550,983	18.44	81.98
Overhead expense.....	794,615	647,764	2,758,365	2,731,116	2,647,334	22.67	60.50
Provision for credit losses.....	-60,240	446,243	1,089,104	276,182	226,051		
Securities gains (losses) .....	-73	18	-793	-24,031	-21,420		
Other tax equivalent adjustments .....	0	0	0	1	1,510		-100.00
Pretax net operating income (tax equivalent).....	640,153	64,066	993,230	1,685,887	1,658,194	899.21	171.44
Applicable income taxes .....	102,057	9,924	154,855	248,466	235,533	928.39	85.71
Tax equivalent adjustments .....	5,757	5,811	21,116	26,460	29,601	-0.93	-39.82
Applicable income taxes (tax equivalent).....	107,814	15,735	175,971	274,926	265,134	585.19	67.10
Minority interest .....	47	47	47	47	47	0.00	
Net income before discontinued operations, net of minority interest .....	532,292	48,284	817,212	1,410,914	1,393,013	1002.42	210.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	532,292	48,284	817,212	1,410,914	1,393,013	1002.42	210.71
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	532,339	48,331	817,259	1,410,961	1,393,060	1001.44	210.74
Investment securities income (tax equivalent).....	107,285	157,977	529,939	617,335	610,386	-32.09	14.16
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,737	2,851	10,283	11,557	13,905	-39.07	-61.16
Mortgage-backed securities .....	82,113	124,701	414,457	466,122	445,299	-34.15	35.96
All other securities .....	23,435	30,425	105,199	139,656	151,182	-22.97	-19.50
Cash dividends declared.....	186,491	173,159	721,464	684,921	610,322	7.70	192.43
Common .....	155,667	154,788	621,096	611,227	540,740	0.57	179.10
Preferred.....	30,824	18,371	100,368	73,694	69,582	67.79	285.40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021	03/31/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.87	2.96	43	3.59	3.72	33	3.15	3.27	37	3.94	4	46	3.80	3.87	44
Less: Interest expense .....	-0.34	0.27	0	0.68	0.78	41	0.36	0.48	36	0.91	0.98	46	0.72	0.79	50
Equals: Net interest income (tax equivalent) .....	3.21	2.67	80	2.91	2.94	44	2.79	2.77	43	3.02	3.01	44	3.08	3.08	43
Plus: Non-interest income .....	1.27	1.13	63	1.31	1.12	70	1.35	1.21	61	1.34	1.32	61	1.24	1.31	56
Equals: adjusted operating income (tax equivalent) .....	4.48	3.87	81	4.22	4.12	54	4.14	4.04	62	4.37	4.41	48	4.32	4.46	42
Less: Overhead expense .....	2.59	2.28	74	2.36	2.68	38	2.36	2.57	44	2.53	2.69	44	2.51	2.71	41
Less: Provision for credit losses .....	-0.20	-0.12	35	1.62	0.88	86	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	9	0	0.03	45	0	0.02	3	-0.02	0.01	7	-0.02	0	10
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	74	0	0	89
Equals: Pretax net operating income (tax equivalent) .....	2.09	1.78	74	0.23	0.64	25	0.85	1.04	32	1.56	1.56	48	1.57	1.57	46
Less: Applicable income taxes (tax equivalent) .....	0.35	0.40	34	0.06	0.16	23	0.15	0.23	26	0.25	0.36	22	0.25	0.33	21
Less: Minority interest .....	0	0	82	0	0	83	0	0	78	0	0	73	0	0	72
Equals: Net operating income .....	1.73	1.36	80	0.18	0.48	24	0.70	0.81	34	1.31	1.19	61	1.32	1.24	57
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.73	1.35	80	0.18	0.48	24	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Memo: Net income (last four quarters) .....	1.08	1.07	54	1.01	0.98	47	0.70	0.82	33	1.31	1.19	61	1.32	1.24	56
Net income—BHC and noncontrolling (minority) interest .....	1.73	1.37	79	0.18	0.49	24	0.70	0.83	33	1.31	1.20	61	1.32	1.25	55
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.48	93.08	56	92.98	91.24	67	93.31	92.32	65	92.56	91.05	66	92.42	91.48	59
Average interest-bearing funds / Average assets .....	64.11	62.97	62	69.71	66.92	66	65.93	64.06	65	68.94	65.57	69	67.85	65.56	67
Interest income (tax equivalent) / Average earning assets .....	3.07	3.18	42	3.86	4.09	31	3.38	3.55	34	4.25	4.41	38	4.11	4.24	42
Interest expense / Average earning assets .....	-0.36	0.29	0	0.73	0.85	39	0.39	0.52	33	0.99	1.08	42	0.78	0.86	46
Net interest income (tax equivalent) / Average earning assets .....	3.43	2.88	81	3.13	3.24	39	2.99	3.01	43	3.26	3.33	42	3.33	3.38	40
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.77	4.05	37	4.30	4.74	22	3.91	4.27	28	4.75	5.09	28	4.61	4.95	28
Interest-bearing bank balances .....	0.10	0.10	41	2.76	1.16	93	0.20	0.27	30	1.76	2.04	33	1.55	1.64	40
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44			2.17	
Trading assets .....	0.14	0.39	64	0.35	0.75	62	0.15	0.60	59	0.70	0.99	57	0.71	1.11	52
Total earning assets .....	3.05	3.15	41	3.83	4.05	33	3.36	3.51	34	4.23	4.36	40	4.09	4.20	45
Investment securities (tax equivalent) .....	1.68	1.84	39	2.66	2.60	52	2.29	2.25	53	2.74	2.76	50	2.62	2.68	46
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.48	1.30	90	2.64	2.31	71	2.67	1.75	88	2.53	2.32	73	2.57	2.05	81
Mortgage-backed securities .....	1.45	1.60	39	2.44	2.49	42	2.09	2.05	51	2.52	2.61	37	2.43	2.50	46
All other securities .....	2.24	2.93	27	3.32	3.62	47	2.97	3.24	43	3.69	4.06	46	3.58	4.20	43
Interest-bearing deposits .....	0.06	0.26	5	0.67	0.90	26	0.30	0.53	21	0.94	1.10	41	0.65	0.81	38
Time deposits of \$250K or more .....	0.58	0.82	26	1.99	1.83	62	1.56	1.42	62	2.25	1.96	70	1.81	1.44	78
Time deposits < \$250K .....	0.47	0.78	18	2.05	1.69	76	1.34	1.36	50	2.52	1.82	92	2.22	1.29	95
Other domestic deposits .....	0.05	0.17	12	0.55	0.71	32	0.24	0.36	31	0.76	0.93	39	0.50	0.67	37
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.01	0.18	15	1.29	1.14	64	0.94	0.62	80	2.07	1.86	60	1.62	1.51	51
Other borrowed funds and trading liabilities .....	-6.63	1.38	0	2.28	1.90	74	1.92	1.50	74	3.40	2.38	88	3.10	2.28	87
All interest-bearing funds .....	-0.52	0.42	0	0.97	1.15	34	0.55	0.74	31	1.33	1.49	38	1.06	1.19	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Non-interest Income and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	389,758	359,534	1,573,458	1,452,108	1,302,265
Fiduciary activities income .....	38,846	36,621	145,609	141,864	139,933
Service charges on deposit accounts - domestic .....	64,406	79,752	277,726	340,202	331,486
Trading revenue.....	-28,315	81,287	131,157	115,416	69,568
Investment banking fees and commissions.....	30,144	27,362	115,827	109,506	85,866
Insurance activities revenue.....	21,344	18,013	75,707	68,085	60,802
Venture capital revenue.....	5,913	1,332	11,994	11,799	5,775
Net servicing fees .....	48,267	-44,957	-43,263	6,583	28,066
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	91,002	47,913	373,273	159,538	117,616
Other non-interest income.....	118,151	112,211	485,428	499,115	463,153
Total overhead expenses .....	794,615	647,764	2,758,365	2,731,116	2,647,334
Personnel expense.....	466,925	395,032	1,689,653	1,651,406	1,556,775
Net occupancy expense.....	87,156	80,635	335,176	314,860	328,406
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	9,807	10,582	40,798	48,999	53,166
Other operating expenses.....	230,727	161,515	692,738	715,851	708,987
Fee income on mutual funds and annuities.....	10,169	9,585	38,011	36,186	38,303
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	15,379	15,508	15,422	15,323	15,624
Average personnel expense per employee.....	30.36	25.47	109.56	107.77	99.64
Average assets per employee.....	7,982.03	7,090.11	7,582.20	7,050.04	6,747.81

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	2.61	2.10	63	2.67	2.64	55	2.42	2.02	62	2.49	2.72	51	2.94	3.08
Overhead expenses / Net Interest Income + non-interest income .....	58.09	59.31	42	56.13	63.90	22	57.27	62.28	34	58.24	61.29	40	58.53	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.59	2.28	74	2.36	2.68	38	2.36	2.57	44	2.53	2.69	44	2.51	2.71
Personnel expense.....	1.52	1.28	76	1.44	1.36	59	1.44	1.30	65	1.53	1.41	61	1.48	1.44
Net occupancy expense.....	0.28	0.24	67	0.29	0.27	62	0.29	0.26	65	0.29	0.28	59	0.31	0.28
Other operating expenses.....	0.78	0.73	67	0.63	0.98	20	0.63	0.94	22	0.71	0.97	30	0.72	0.97
Overhead less non-interest income .....	1.32	1.10	68	1.05	1.47	20	1.01	1.25	33	1.18	1.32	34	1.28	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	57.85	58.69	43	55.85	63.38	24	57.02	61.82	34	57.91	60.64	43	58.17	60.37
Personnel expense.....	33.99	33.28	51	34.06	33.17	50	34.93	32.36	65	35.02	32.39	64	34.21	32.51
Net occupancy expense.....	6.34	6.42	50	6.95	6.75	53	6.93	6.58	56	6.68	6.52	54	7.22	6.48
Other operating expenses.....	17.51	18.45	49	14.84	22.88	12	15.16	22.28	13	16.22	21.20	21	16.75	20.90
Total non-interest income .....	28.37	28.42	57	31	26.40	66	32.52	28.83	62	30.79	29.23	65	28.62	28.50
Fiduciary activities income .....	2.83	2.15	63	3.16	2.03	70	3.01	2.09	68	3.01	1.97	70	3.07	2.14
Service charges on domestic deposit accounts .....	4.69	3.21	78	6.88	3.92	88	5.74	3.27	86	7.21	3.88	90	7.28	4.15
Trading revenue.....	-2.06	0.97	1	7.01	1.58	87	2.71	1.28	82	2.45	1.18	84	1.53	0.85
Investment banking fees and commissions.....	2.19	2.51	60	2.36	2.81	61	2.39	2.46	65	2.32	3.54	61	1.89	3.42
Insurance activities revenue.....	1.55	0.38	84	1.55	0.40	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47
Venture capital revenue.....	0.43	0.02	93	0.11	-0.01	96	0.25	0.01	93	0.25	0.02	91	0.13	0.02
Net servicing fees .....	3.51	0.99	87	-3.88	-0.41	11	-0.89	0.01	13	0.14	0.28	54	0.62	0.65
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	6.62	3.74	77	4.13	1.88	82	7.72	3.92	79	3.38	1.86	79	2.58	1.61
Other non-interest income.....	8.60	8.65	59	9.68	9.85	61	10.03	9.65	63	10.58	10.04	66	10.18	9.86
Overhead less non-interest income .....	29.47	29.66	45	24.85	36.23	20	24.49	31.93	28	27.12	31.06	32	29.56	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.94	21.04	11	15.49	17.54	29	15.59	18.63	26	14.74	20.56	10	14.20	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	16.84	22.74	7	24.56	22.86	62	17.72	21.18	18	16.31	23.23	6	15.99	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	32,459,742	31,189,729	32,425,785	30,923,150	31,072,440	4.07	43.70	
Commercial and industrial loans .....	25,498,171	24,530,617	26,412,389	22,656,545	22,602,984	3.94	72.03	
Loans to individuals .....	18,108,231	18,079,202	18,384,259	17,891,637	17,273,179	0.16	69.18	
Loans to depository institutions and acceptances of other banks .....	503,545	606,600	559,800	493,451	602,797	-16.99	-3.50	
Agricultural loans .....	72,612	56,992	81,779	70,693	75,123	27.41	40.51	
Other loans and leases .....	5,125,351	4,568,339	5,018,985	4,245,884	4,077,128	12.19	50.44	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	81,767,652	79,031,479	82,882,997	76,281,360	75,703,651	3.46	56.96	
Less: Allowance for loan and lease losses .....	1,702,924	1,503,821	1,814,299	783,351	772,313	13.24	177.48	
Net loans and leases .....	80,064,728	77,527,658	81,068,698	75,498,009	74,931,338	3.27	55.52	
Debt securities that reprice or mature in over 1 year .....	25,418,570	22,826,143	23,683,724	21,369,227	20,525,026	11.36	91.88	
Mutual funds and equity securities .....	59,601	49,697	59,363	54,320	21,355	19.93	422.63	
Subtotal .....	105,542,899	100,403,498	104,811,785	96,921,556	95,477,719	5.12	63.03	
Interest-bearing bank balances .....	7,544,995	473,433	5,392,838	226,495	1,617,089	1493.68	3544.19	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	1,744,973	1,962,762	1,636,223	1,782,939	1,819,953	-11.10	4.27	
Trading assets .....	1,023,410	1,098,525	1,119,386	544,941	303,488	-6.84	170.20	
Total earning assets .....	115,882,372	103,963,991	112,986,732	99,542,051	99,218,249	11.46	72.96	
Non-interest-bearing cash and due from depository institutions .....	882,035	1,373,221	1,046,056	949,920	980,563	-35.77	47.72	
Premises, fixed assets, and leases .....	942,747	948,031	955,974	972,514	790,424	-0.56	54.14	
Other real estate owned .....	1,805	10,225	3,883	10,748	23,019	-82.35	-93.09	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	8,058,736	7,601,780	8,045,003	7,526,588	7,769,189	6.01	82.67	
Total assets .....	125,767,695	113,897,248	123,037,648	109,001,821	108,781,444	10.42	73.13	
Quarterly average assets .....	122,755,598	109,953,378	120,679,946	108,603,616	106,411,242	11.64	71.58	
Average loans and leases (YTD) .....	81,652,304	76,560,681	80,508,795	75,792,170	72,870,483	6.65	59.98	
<b>Memoranda</b>								
Loans held-for-sale .....	1,537,213	996,927	1,274,913	877,417	803,621	54.20	170.80	
Loans not held-for-sale .....	80,230,439	78,034,552	81,608,084	75,403,943	74,900,030	2.81	55.71	
Real estate loans secured by 1–4 family .....	22,092,434	21,060,422	22,003,716	21,055,613	20,906,517	4.90	48.91	
Commercial real estate loans .....	10,238,026	10,050,337	10,295,624	9,788,822	10,089,327	1.87	32.99	
Construction and land development .....	1,242,112	1,260,809	1,209,969	1,263,556	1,302,358	-1.48	3.72	
Multifamily .....	1,294,676	1,090,032	1,245,705	966,654	979,371	18.77	100.63	
Nonfarm nonresidential .....	7,701,238	7,699,496	7,839,950	7,558,612	7,807,598	0.02	31.52	
Real estate loans secured by farmland .....	129,282	78,970	126,445	78,715	76,596	63.71	137.68	
Total investment securities .....	27,249,239	24,864,375	25,405,810	23,272,606	22,366,334	9.59	82.49	
U.S. Treasury securities .....	5,000	7,805	5,000	10,213	4,968	-35.94	-20.72	
US agency securities (excluding mortgage-backed securities) .....	276,362	426,359	308,241	457,759	477,243	-35.18	-61.51	
Municipal securities .....	3,124,953	2,995,816	3,007,249	3,058,468	3,444,544	4.31	18.35	
Mortgage-backed securities .....	22,685,931	20,800,920	21,384,509	19,072,272	18,060,084	9.06	122.13	
Asset-backed securities .....	236,075	533,662	191,648	564,371	300,480	-55.76	-70.59	
Other debt securities .....	861,317	50,116	449,800	55,203	57,660	1618.65	59.33	
Mutual funds and equity securities .....	59,601	49,697	59,363	54,320	21,355	19.93	422.63	
Available-for-sale securities .....	19,374,739	14,622,113	16,485,358	14,148,686	13,780,338	32.50	115.61	
U.S. Treasury securities .....	5,000	7,805	5,000	10,213	4,968	-35.94	-20.72	
US agency securities (excluding mortgage-backed securities) .....	46,332	146,773	61,948	164,745	126,317	-68.43	-59.53	
Municipal securities .....	3,122,331	2,992,124	3,004,331	3,054,691	3,439,944	4.35	18.55	
Mortgage-backed securities .....	15,103,684	10,891,633	12,772,631	10,299,463	9,850,969	38.67	209.71	
Asset-backed securities .....	236,075	533,662	191,648	564,371	300,480	-55.76	-70.59	
Other debt securities .....	861,317	50,116	449,800	55,203	57,660	1618.65	59.33	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	247,763	330,009	393,674	116,252	-278,302	-24.92	157.82	
Available-for-sale securities appreciation (depreciation) .....	23,440	273,750	310,223	85,526	-327,933	-91.44	-71.06	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	13,882,989	14,078,489	14,419,989	3,752,171	4,509,190	-1.39	376.69	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	31,402,897	21,187,309	28,731,853	20,391,211	21,959,933	48.22	88.33
NOW, ATS and transaction accounts .....	2,354,602	3,446,720	2,018,611	2,884,696	2,262,686	-31.69	42.17
Time deposits less brokered deposits < \$250K .....	-1,003,129	-199,580	-2,371,755	1,764,897	2,966,298		
MMDA and other savings accounts .....	66,767,554	57,898,339	66,396,478	53,938,886	53,072,076	15.32	95.85
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	99,521,924	82,332,788	94,775,187	78,979,690	80,260,993	20.88	82.19
Time deposits of \$250K or more .....	193,761	761,520	241,439	944,441	1,156,401	-74.56	
Foreign deposits .....	0	0	0	0	0		-100.00
Federal funds purchased and repos .....	46,634	817,061	70,553	1,040,675	2,003,981	-94.29	-77.11
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,643,476	3,843,035	1,985,580	3,603,280	876,729	-57.23	11.92
Other borrowings w/remaining maturity over 1 year .....	4,863,192	6,781,384	5,604,286	6,876,710	6,637,519	-28.29	-17.22
Brokered deposits < \$250K .....	2,648,304	3,886,317	4,111,775	2,571,883	3,515,717	-31.86	
Noncore funding .....	9,395,367	16,089,317	12,013,633	15,036,989	14,190,347	-41.60	8.54
Trading liabilities .....	171,835	305,620	117,015	103,975	187,461	-43.77	41.22
Subordinated notes and debentures + trust preferred securities .....	914,605	1,219,687	914,978	1,208,874	1,227,056	-25.01	4.87
Other liabilities .....	2,163,560	2,180,351	2,224,495	1,877,546	1,813,885	-0.77	78.52
Total liabilities .....	112,167,291	102,127,763	110,045,308	97,207,074	97,679,742	9.83	71.28
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	2,680,053	1,207,482	2,195,898	1,207,482	1,207,482	121.95	246.87
Common stock .....	10,231	10,188	10,223	10,245	10,506	0.42	28.08
Common surplus .....	8,801,847	8,723,346	8,776,189	8,800,943	9,176,509	0.90	24.84
Retained earnings .....	2,223,459	1,657,036	1,877,659	2,088,184	1,361,346	34.18	
Accumulated other comprehensive income .....	-56,115	227,044	191,562	-256,505	-608,860		
Other equity capital components .....	-59,071	-55,611	-59,191	-55,602	-45,281		
Total holding company equity capital .....	13,600,404	11,769,485	12,992,340	11,794,747	11,101,702	15.56	90.01
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	13,600,404	11,769,485	12,992,340	11,794,747	11,101,702	15.56	90.01
Total liabilities and capital .....	125,767,695	113,897,248	123,037,648	109,001,821	108,781,444	10.42	73.13
<b>Memoranda</b>							
Non-interest-bearing deposits .....	31,402,897	21,187,309	28,731,853	20,391,211	21,959,933	48.22	88.33
Interest-bearing deposits .....	70,961,092	65,793,316	70,396,548	62,104,803	62,973,178	7.85	81.67
Total deposits .....	102,363,989	86,980,625	99,128,401	82,496,014	84,933,111	17.69	83.66
Long-term debt that reprices within 1 year .....	0	299,605	298,282	299,483	299,619	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	12,992,340	11,794,747	11,794,747	11,101,702	10,813,909		
Accounting restatements .....	0	-306,269	-306,269	548	-579		
Net income .....	532,292	48,284	817,212	1,410,914	1,393,013		
Net sale of new perpetual preferred stock .....	484,156	0	988,415	0	494,383		
Net sale of new common stock .....	25,664	-77,657	-24,781	-375,529	-897,497		
Sale of treasury stock .....	120	0	0	0	0		
Less: Purchase of treasury stock .....	0	9	3,589	10,322	10,590		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	186,491	173,159	721,464	684,921	610,322		
Change in other comprehensive income .....	-247,677	483,548	448,069	352,355	-80,615		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	13,600,404	11,769,485	12,992,340	11,794,747	11,101,702		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	25.81	36.10	28	27.38	38.37	29	26.35	36.22	30	28.37	37.78	32	28.56	37.19	33
Commercial and industrial loans .....	20.27	13.88	82	21.54	12.73	83	21.47	13.52	86	20.79	12.02	83	20.78	12.85	80
Loans to individuals .....	14.40	3.42	91	15.87	3.84	94	14.94	3.40	93	16.41	4.20	92	15.88	4.31	92
Loans to depository institutions and acceptances of other banks .....	0.40	0.02	94	0.53	0.03	93	0.45	0.03	94	0.45	0.04	92	0.55	0.05	92
Agricultural loans.....	0.06	0.19	54	0.05	0.20	54	0.07	0.19	60	0.06	0.24	56	0.07	0.30	57
Other loans and leases.....	4.08	4.29	58	4.01	4.96	50	4.08	4.63	56	3.90	5.01	49	3.75	5	45
Net loans and leases.....	63.66	60.99	57	68.07	64.23	50	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
Debt securities over 1 year.....	20.21	16.70	67	20.04	14.63	81	19.25	15.55	68	19.60	14.60	76	18.87	14.63	71
Mutual funds and equity securities .....	0.05	0.06	64	0.04	0.05	60	0.05	0.05	62	0.05	0.06	61	0.02	0.06	47
Subtotal .....	83.92	78.43	70	88.15	80.12	87	85.19	78.16	75	88.92	79.65	89	87.77	79.97	78
Interest-bearing bank balances .....	6	9.08	33	0.42	4.14	4	4.38	7.51	29	0.21	3.06	3	1.49	3.04	39
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.39	1.59	58	1.72	1.72	65	1.33	1.68	52	1.64	1.91	62	1.67	1.96	64
Trading assets .....	0.81	0.56	80	0.96	1.27	66	0.91	1.01	73	0.50	1.19	70	0.28	1.33	71
Total earning assets.....	92.14	91.48	58	91.28	89.78	67	91.83	91.05	59	91.32	89.53	68	91.21	89.74	65
Non-interest cash and due from depository institutions.....	0.70	1	28	1.21	1.12	58	0.85	1.07	33	0.87	1.14	29	0.90	1.21	28
Other real estate owned.....	0	0.02	20	0.01	0.03	29	0	0.02	25	0.01	0.03	33	0.02	0.04	44
All other assets.....	7.16	7.44	47	7.52	9.05	33	7.32	7.82	41	7.81	9.27	32	7.89	8.98	36
<b>Memoranda</b>															
Short-term investments .....	7.39	11.92	31	2.14	7.73	14	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41
U.S. Treasury securities.....	0	0.98	31	0.01	0.86	33	0	0.84	36	0.01	1.03	32	0	1.04	36
US agency securities (excluding mortgage-backed securities) .....	0.22	0.73	44	0.37	0.51	54	0.25	0.63	47	0.42	0.54	57	0.44	0.69	58
Municipal securities .....	2.48	1.77	67	2.63	1.44	74	2.44	1.69	68	2.81	1.34	77	3.17	1.62	76
Mortgage-backed securities .....	18.04	12.38	76	18.26	11.43	83	17.38	11.75	78	17.50	11.44	80	16.60	11.13	81
Asset-backed securities .....	0.19	0.35	67	0.47	0.27	77	0.16	0.32	65	0.52	0.28	76	0.28	0.33	70
Other debt securities .....	0.68	0.46	71	0.04	0.39	44	0.37	0.42	61	0.05	0.39	45	0.05	0.41	47
Loans held-for-sale.....	1.22	0.46	84	0.88	0.40	79	1.04	0.52	79	0.80	0.39	77	0.74	0.30	82
Loans held for investment .....	63.79	61.15	57	68.51	64.43	54	66.33	61.72	61	69.18	63.50	55	68.85	63.93	53
Real estate loans secured by 1–4 family .....	17.57	11.69	76	18.49	13.18	70	17.88	11.91	75	19.32	13.29	73	19.22	13.46	73
Revolving .....	5.37	1.51	97	6.81	2.02	98	5.72	1.66	96	7.12	2.07	97	7.49	2.27	96
Closed-end, secured by first liens .....	12.07	9.76	64	11.49	10.62	58	12.03	9.81	63	11.98	10.69	59	11.42	10.57	56
Closed-end, secured by junior liens .....	0.12	0.21	43	0.19	0.28	49	0.13	0.22	45	0.21	0.28	55	0.32	0.31	59
Commercial real estate loans .....	8.14	22.27	17	8.82	23.11	21	8.37	22.22	20	8.98	22.23	23	9.27	21.58	25
Construction and land development .....	0.99	3.32	20	1.11	3.46	26	0.98	3.40	21	1.16	3.44	29	1.20	3.51	27
Multifamily.....	1.03	3.21	23	0.96	3.23	22	1.01	3.12	24	0.89	3.01	23	0.90	2.72	31
Nonfarm nonresidential .....	6.12	14.77	20	6.76	15.32	25	6.37	14.72	24	6.93	14.69	27	7.18	14.44	28
Real estate loans secured by farmland.....	0.10	0.33	55	0.07	0.35	49	0.10	0.33	55	0.07	0.36	48	0.07	0.41	48

**Loan Mix and Analysis of Concentrations of Credit**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	39.70	57.91	20	39.46	57.83	24	39.12	57.15	22	40.54	57.46	24	41.04	56.49	26	
Loan Mix, Percent of Gross Loans and Leases	27.02	19.43	73	26.65	20.44	71	26.55	19.43	72	27.60	20.75	72	27.62	21.10	72	
Real estate loans .....	8.27	2.45	97	9.82	3.09	98	8.49	2.64	97	10.17	3.15	98	10.76	3.50	96	
Real estate loans secured by 1–4 family .....	18.75	16.76	61	16.83	17.13	52	18.06	16.59	59	17.43	17.39	52	16.86	17.39	48	
Revolving .....	12.52	35.36	11	12.72	34.31	17	12.42	34.63	13	12.83	33.52	17	13.33	32.14	20	
Closed-end .....	1.52	5.29	16	1.60	5.12	20	1.46	5.26	17	1.66	5.09	23	1.72	5.20	22	
Construction and land development .....	0.25	1.05	32	0.29	0.98	35	0.22	0.93	32	0.30	0.94	38	0.32	1.02	36	
1–4 family .....	1.27	4.21	17	1.30	4	20	1.24	4.19	17	1.35	4.02	22	1.40	4.05	23	
Other .....	1.58	5.08	17	1.38	4.90	18	1.50	4.96	18	1.27	4.69	17	1.29	4.10	24	
Multifamily .....	9.42	23.47	19	9.74	22.69	23	9.46	22.93	20	9.91	22.15	23	10.31	21.40	26	
Nonfarm nonresidential .....	5.08	7.93	32	5.26	7.70	37	4.96	7.68	34	5.22	7.72	37	5.47	8.03	36	
Owner-occupied .....	4.34	15.25	10	4.48	14.76	14	4.49	14.95	13	4.69	14.34	14	4.84	13.38	17	
Other .....	0.16	0.56	52	0.10	0.53	47	0.15	0.54	51	0.10	0.55	47	0.10	0.63	47	
Real estate loans secured by farmland .....	0.62	0.03	94	0.77	0.08	92	0.68	0.06	93	0.65	0.11	90	0.80	0.12	89	
Loans to depository institutions and acceptances of other banks .....	31.18	23.16	76	31.04	20.31	79	31.87	22.17	83	29.70	19.53	82	29.86	20.32	79	
Commercial and industrial loans .....	22.15	6.02	90	22.88	6.48	91	22.18	6.13	89	23.45	7.13	91	22.82	7.36	89	
Loans to individuals .....	Credit card loans .....	0.65	0.50	76	0.83	0.71	75	0.72	0.65	76	0.97	0.81	75	1.19	1.02	76
Agricultural loans .....	0.09	0.33	53	0.07	0.31	51	0.10	0.32	59	0.09	0.37	55	0.10	0.46	57	
Other loans and leases .....	6.27	8.05	55	5.78	9.38	49	6.06	9.09	53	5.57	9.85	46	5.39	9.66	41	
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)																
Real estate loans .....	245.88	382.51	22	287.13	401.07	30	260.57	381.27	25	290.70	391.26	33	303.13	379.80	36	
Real estate loans secured by 1–4 family .....	167.35	124.29	69	193.88	138.65	72	176.82	125.03	71	197.94	138.18	72	203.96	137.84	78	
Revolving .....	51.19	16.14	96	71.46	21.22	98	56.54	17.42	96	72.96	21.26	98	79.44	23.33	97	
Closed-end .....	116.16	106.79	59	122.42	115.78	52	120.28	106.14	58	124.98	115.20	56	124.51	112.79	58	
Commercial real estate loans .....	77.55	237.40	16	92.52	240.54	21	82.74	234.65	19	92.02	229.44	23	98.43	219.72	25	
Construction and land development .....	9.41	35.26	20	11.61	35.93	26	9.72	35.62	23	11.88	34.95	28	12.71	35.36	29	
1–4 family .....	1.56	6.84	30	2.14	6.92	37	1.47	6.34	32	2.18	6.61	40	2.34	7.04	38	
Other .....	7.85	28.01	19	9.47	27.85	25	8.25	28.16	20	9.70	27.32	28	10.37	27.26	27	
Multifamily .....	9.81	34.02	19	10.03	33.54	21	10.01	32.74	21	9.09	31.04	23	9.55	27.85	30	
Nonfarm nonresidential .....	58.34	157.71	20	70.88	159.79	23	63	155.06	22	71.06	152.10	26	76.17	147.22	30	
Owner-occupied .....	31.46	52.99	33	38.27	54.16	38	33.07	52.37	33	37.45	53.07	39	40.41	54.89	40	
Other .....	26.87	102.29	13	32.61	103.49	19	29.94	100.54	17	33.61	97.41	20	35.75	91.80	24	
Real estate loans secured by farmland .....	0.98	3.50	52	0.73	3.48	47	1.02	3.44	52	0.74	3.60	46	0.75	4.02	49	
Loans to depository institutions and acceptances of other banks .....	3.81	0.18	93	5.58	0.38	93	4.50	0.28	93	4.64	0.44	92	5.88	0.54	92	
Commercial and industrial loans .....	193.15	145.22	69	225.83	132.09	84	212.25	139.91	82	212.99	122.02	85	220.51	128.82	82	
Loans to individuals .....	137.17	35.91	90	166.44	40.80	94	147.74	37.47	92	168.19	43.51	94	168.51	42.67	94	
Credit card loans .....	4.06	2.59	76	6.05	3.94	77	4.78	3.30	77	6.94	4.34	77	8.79	5.31	79	
Agricultural loans .....	0.55	1.94	51	0.52	1.90	53	0.66	1.88	58	0.66	2.18	55	0.73	2.72	59	
Other loans and leases .....	38.82	47.52	55	42.06	54.71	52	40.33	49.54	56	39.91	52.44	51	39.77	51.79	48	
Supplemental																
Non-owner occupied CRE loans / Gross loans .....	7.89	27.81	8	8.01	27.16	11	7.91	27.32	10	8.15	26.45	11	8.57	24.79	12	
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	48.85	185.94	10	58.25	188.67	16	52.68	183.76	14	58.46	178.57	17	63.29	167.93	20	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	80.31	243.39	13	96.52	248.20	18	85.75	240.85	17	95.91	236.10	20	103.70	225.98	22	

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	7.39	11.92	31	2.14	7.73	14	5.71	11.17	27	1.84	7.63	21	3.16	7.80	41
Liquid assets .....	25.73	27.16	46	21.22	22.73	53	23.77	26.22	48	19.49	22.44	51	19.71	22.72	52
Investment securities.....	21.67	18.78	63	21.83	16.91	75	20.65	17.85	64	21.35	16.99	73	20.56	17.27	69
Net loans and leases.....	63.66	60.99	57	68.07	64.23	50	65.89	61.58	59	69.26	63.77	55	68.88	63.98	52
Net loans, leases and standby letters of credit .....	64.18	61.79	57	68.59	65.22	50	66.38	62.48	60	69.84	64.84	53	69.54	65.07	52
Core deposits .....	79.13	73.69	61	72.29	64.18	67	77.03	70.67	60	72.46	63.09	69	73.78	62.13	74
Noncore funding .....	7.47	11.95	42	14.13	19.78	39	9.76	14.13	44	13.80	19.36	39	13.04	21.34	32
Time deposits of \$250K or more .....	0.15	1.96	5	0.67	2.95	9	0.20	2.11	6	0.87	2.94	14	1.06	2.89	22
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos.....	0.04	1.22	27	0.72	1.77	42	0.06	1.47	25	0.95	1.94	50	1.84	1.97	62
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold).....	0.04	0.60	42	0.72	0.97	52	0.06	0.54	42	0.95	0.48	64	1.84	0.54	77
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	1.31	1.11	63	3.37	3.69	51	1.61	1.24	67	3.31	3.01	57	0.81	3.67	22
Earning assets that reprice within 1 year .....	34.87	38.67	36	36.82	39.59	41	34.06	39.38	35	36.37	39.29	38	38.05	40.29	41
Interest-bearing liabilities that reprice within 1 year.....	3.33	7.73	17	6.69	10.23	28	4.62	8.20	34	6.61	10.19	26	6.45	10.01	33
Long-term debt that reprices within 1 year .....	0	0.28	30	0.26	0.79	60	0.24	0.47	67	0.27	0.96	58	0.28	1.34	57
Net assets that reprice within 1 year .....	31.54	29.49	50	29.87	27.26	56	29.21	29.11	45	29.49	26.63	57	31.32	27.38	55
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	0.10	-0.51	55	13.60	14.37	50	4.76	3.20	60	13.44	14.45	50	11.26	16.62	34
Net short-term noncore funding dependence .....	-4.52	-6.88	58	6.80	4.94	56	-0.61	-4.76	62	6.30	3.38	53	3.84	4.66	35
Short-term investment / Short-term noncore funding .....	205.61	246.74	55	26.29	77.70	32	109.98	184.19	37	24.77	77.77	34	48.36	66.46	52
Liquid assets - short-term noncore funding / Nonliquid assets.....	29.80	30.67	52	16.60	16.50	56	24.37	28.18	51	14.96	16.97	53	16.41	16.04	63
Net loans and leases / Total deposits .....	78.22	76.22	59	89.13	88.34	47	81.78	79.43	58	91.52	90.31	48	88.22	90.08	44
Net loans and leases / Core deposits .....	80.45	83.77	51	94.16	101.46	38	85.54	88.34	50	95.59	103.93	40	93.36	105	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	2.08	0.62	88	3.39	1.57	82	3.55	1.57	79	1.18	0.72	76	-2.94	-0.82	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.20	1.31	28	2.81	3.85	37	2.80	4.31	32	0.87	1.36	41	-3.46	-1.98	14
Structured notes appreciation (depreciation) / Tier 1 capital.....	0			-0.04			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	28.68	12.84	76	40.99	12.92	86	34.88	11.38	86	38.97	12.67	85	38.29	16.19	81
Available-for-sale securities .....	71.10	85.49	23	58.81	85.17	13	64.89	87.23	14	60.80	85.40	13	61.61	81.88	18
U.S. Treasury securities.....	0.02	5.10	31	0.03	5.04	31	0.02	4.72	35	0.04	6.15	30	0.02	6.99	34
US agency securities (excluding mortgage-backed securities) .....	1.01	4.35	43	1.71	3.36	51	1.21	4.01	46	1.97	3.49	51	2.13	4.02	55
Municipal securities .....	11.47	9.71	65	12.05	8.69	69	11.84	9.83	64	13.14	7.75	73	15.40	9.16	68
Mortgage-backed securities .....	83.25	66.67	73	83.66	68.40	69	84.17	66.64	73	81.95	67.43	69	80.75	65.45	72
Asset-backed securities .....	0.87	1.97	66	2.15	1.67	75	0.75	1.91	65	2.43	1.66	75	1.34	2.05	68
Other debt securities .....	3.16	3.05	64	0.20	2.67	39	1.77	3.01	52	0.24	2.94	40	0.26	2.79	41
Mutual funds and equity securities .....	0.22	0.36	61	0.20	0.35	59	0.23	0.35	59	0.23	0.40	56	0.10	0.42	43
Debt securities 1 year or less .....	6.40	9.29	47	7.89	10.98	49	6.44	10.55	42	7.66	11.86	48	8.14	11.91	55
Debt securities 1 to 5 years .....	2.35	16.09	15	2.90	17.72	18	2.39	17.03	16	2.08	17.94	16	1.71	19.18	12
Debt securities over 5 years.....	90.93	72.48	80	88.90	67.50	80	90.83	69.86	79	89.75	66.02	83	90.05	64.73	85
Pledged securities .....	50.95	33.48	76	56.62	36.65	74	56.76	35.67	75	16.12	30.57	32	20.16	33.30	39
Structured notes, fair value.....	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	281.33	156.41	80	-5.11	53.90	23	249.80	183.32	71	-41.54	26.69	4	62.61	6.77	92
Investment securities.....	9.59	31.91	23	9.28	9.51	58	9.17	23.62	32	4.05	11.75	44	-6.73	9.42	13
Core deposits .....	20.88	29.18	23	4.93	12	27	20	26.88	28	-1.60	11.23	4	9.26	7.29	67
Noncore funding .....	-41.60	-25.09	29	5.30	16.35	33	-20.11	-12.18	40	5.97	6.59	54	-14.78	10.67	11

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			36,822,487	34,521,249	33,310,622
Commit: Secured commercial real estate loans .....	1,504,352	1,316,839	1,511,892	1,534,115	1,384,276
Commit: Unsecured real estate loans .....	184,215	180,617	194,659	209,665	240,961
Credit card lines (reported semiannually, June/Dec) .....			3,253,552	3,492,644	3,910,905
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	657,744	599,877	609,418	623,643	710,329
Commercial and similar letters of credit .....	12,976	5,483	21,529	8,162	14,256
Securities lent .....	200,977	215,718	178,586	212,854	0
Credit derivatives - notional amount (holding company as guarantor) .....	752,266	788,808	754,428	869,897	761,254
Credit derivatives - notional amount (holding company as beneficiary) .....	2,696,843	2,386,490	2,656,490	2,155,924	1,498,411
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	752,266	788,808	754,428	869,897	761,254
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	17,105,176	2,244,000	8,975,500	1,800,036	850,985
Written options contracts (interest rate) .....	9,257,431	6,837,445	6,603,175	2,250,651	380,523
Purchased options contracts (interest rate) .....	15,932,194	13,186,740	16,976,873	10,795,238	0
Interest rate swaps .....	42,333,443	40,182,334	42,895,008	39,166,110	25,235,296
Futures and forward foreign exchange .....	2,661,078	2,107,198	2,413,469	2,167,946	2,173,275
Written options contracts (foreign exchange) .....	38,186	1,230	152,286	2,360	7,906
Purchased options contracts (foreign exchange) .....	38,186	1,230	152,286	2,360	7,906
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	1,433	6,566	1,535	21,249	123,607
Written options contracts (commodity and other) .....	80,545	141,482	79,309	156,639	171,200
Purchased options contracts (commodity and other) .....	80,545	141,482	79,309	156,638	171,200
Commodity and other swaps .....	1,999,963	2,724,455	2,308,986	3,112,469	3,601,968

### Percent of Total Assets

	BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct		BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					29.93	22.01	79	31.67	23.52	78	30.62	24.05	75		
Standby letters of credit .....	0.52	0.67	54	0.53	0.78	48	0.50	0.71	48	0.57	0.84	48	0.65	0.92	48
Commercial and similar letters of credit .....	0.01	0.02	60	0	0.02	52	0.02	0.02	68	0.01	0.02	55	0.01	0.02	57
Securities lent .....	0.16	0.11	85	0.19	0.16	84	0.15	0.18	83	0.20	0.40	81	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.60	0.28	76	0.69	0.41	76	0.61	0.35	75	0.80	0.42	77	0.70	0.52	84
Credit derivatives - notional amount (holding company as beneficiary) .....	2.14	0.18	94	2.10	0.33	93	2.16	0.30	93	1.98	0.52	92	1.38	0.75	91
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.60	0.16	84	0.69	0.38	85	0.61	0.30	82	0.80	0.45	84	0.70	0.69	85
Derivative contracts .....	71.19	42.67	85	59.33	54.47	75	65.54	48.62	80	54.71	68.47	73	30.08	65.81	63
Interest rate contracts .....	67.29	30.32	88	54.83	40.32	78	61.32	34.36	83	49.55	47.31	74	24.33	43.84	59
Interest rate futures and forward contracts .....	13.60	4.59	88	1.97	11.14	64	7.29	6.21	82	1.65	10.67	68	0.78	11.40	63
Written options contracts (interest rate) .....	7.36	2	90	6	2.54	88	5.37	2.18	89	2.06	2.47	75	0.35	2.16	47
Purchased options contracts (interest rate) .....	12.67	1.45	93	11.58	1.56	92	13.80	1.46	93	9.90	2.65	88	0	2.32	23
Interest rate swaps .....	33.66	20.33	82	35.28	23.70	79	34.86	20.83	82	35.93	28.86	80	23.20	26.74	73
Foreign exchange contracts .....	2.18	6.19	79	1.85	6.58	75	2.21	6.01	78	1.99	10.12	76	2.01	10.92	78
Futures and forward foreign exchange contracts .....	2.12	3.83	82	1.85	4.16	79	1.96	3.47	80	1.99	5.23	80	2	5.22	80
Written options contracts (foreign exchange) .....	0.03	0.03	84	0	0.05	79	0.12	0.03	85	0	0.05	78	0.01	0.14	79
Purchased options contracts (foreign exchange) .....	0.03	0.04	84	0	0.05	79	0.12	0.04	86	0	0.08	78	0.01	0.13	79
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	1.72	0.80	85	2.65	1.75	83	2.01	1.86	83	3.16	3.32	81	3.74	4.08	85
Commodity and other futures and forward contracts .....	0	0.06	86	0.01	0.13	85	0	0.14	85	0.02	0.19	84	0.11	0.25	85
Written options contracts (commodity and other) .....	0.06	0.27	81	0.12	0.51	79	0.06	0.52	79	0.14	0.98	79	0.16	1.48	75
Purchased options contracts (commodity and other) .....	0.06	0.18	81	0.12	0.42	79	0.06	0.37	78	0.14	0.94	78	0.16	1.29	76
Commodity and other swaps .....	1.59	0.27	89	2.39	0.31	90	1.88	0.32	88	2.86	0.38	88	3.31	0.40	92
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					45.74	42.82	72	45.55	45.53	69	45.71	44.93	68		

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	89,528,180	67,574,162	80,637,736	59,631,696	32,723,866
Interest rate contracts .....	84,628,244	62,450,519	75,450,556	54,012,035	26,466,804
Foreign exchange contracts.....	2,737,450	2,109,658	2,718,041	2,172,666	2,189,087
Equity, commodity, and other contracts .....	2,162,486	3,013,985	2,469,139	3,446,995	4,067,975
<b>Derivatives Position</b>					
Futures and forwards .....	19,767,687	4,357,764	11,390,504	3,989,231	3,147,867
Written options .....	9,376,162	6,980,157	6,834,770	2,409,650	559,629
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	9,376,162	6,980,157	6,834,770	2,409,650	559,629
Purchased options .....	16,050,925	13,329,452	17,208,468	10,954,236	179,106
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	16,050,925	13,329,452	17,208,468	10,954,236	179,106
Swaps .....	44,333,406	42,906,789	45,203,994	42,278,579	28,837,264
Held for trading.....	61,691,845	36,259,162	50,682,401	33,154,696	27,846,866
Interest rate contracts .....	56,791,909	31,135,519	45,495,221	27,535,035	21,589,804
Foreign exchange contracts.....	2,737,450	2,109,658	2,718,041	2,172,666	2,189,087
Equity, commodity, and other contracts .....	2,162,486	3,013,985	2,469,139	3,446,995	4,067,975
Non-traded.....	27,836,335	31,315,000	29,955,335	26,477,000	4,877,000
Interest rate contracts .....	27,836,335	31,315,000	29,955,335	26,477,000	4,877,000
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	80,943,628	61,539,389	75,029,811	57,732,083	33,040,144
One year or less .....	17,049,115	6,561,557	18,720,797	7,358,545	4,021,364
Over 1 year to 5 years .....	31,899,235	40,350,106	32,518,232	38,751,197	15,567,814
Over 5 years .....	31,995,278	14,627,726	23,790,782	11,622,341	13,450,966
Gross negative fair value (absolute value) .....	873,893	1,371,676	1,033,428	520,885	403,949
Gross positive fair value.....	1,829,359	2,383,805	1,946,236	856,477	500,366
Held for trading.....	1,191,821	1,412,810	1,227,455	600,890	455,886
Non-traded.....	637,538	970,995	718,781	255,587	44,480
Current credit exposure on risk-based capital derivative contracts .....	1,708,412	2,378,929	1,885,741	839,827	474,246
Credit losses on derivative contracts .....	1,025	2,988	5,499	7,903	117
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	94.53	94.52	30	92.42	94.85	25	93.57	94.10	28	90.58	93.44	26	80.88	92.91	19
Foreign exchange contracts .....	3.06	3.16	72	3.12	3.08	71	3.37	3.49	71	3.64	3.20	71	6.69	3.39	80
Equity, commodity, and other contracts .....	2.42	1.04	80	4.46	1.10	84	3.06	1.17	79	5.78	1.64	82	12.43	1.93	90
Futures and forwards .....	22.08	12.82	73	6.45	13.53	44	14.13	14.05	62	6.69	13.49	46	9.62	12.78	60
Written options .....	10.47	8.11	69	10.33	7.86	71	8.48	8.18	62	4.04	5.91	53	1.71	6.60	35
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	10.47	7.80	70	10.33	7.35	73	8.48	7.73	65	4.04	5.10	56	1.71	5.49	39
Purchased options .....	17.93	3.58	93	19.73	3.47	94	21.34	3.42	96	18.37	4.42	90	0.55	4.19	47
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	17.93	3.15	93	19.73	2.77	95	21.34	2.86	96	18.37	3.35	91	0.55	3.20	53
Swaps .....	49.52	69.64	25	63.50	69.06	34	56.06	68.76	28	70.90	69.75	43	88.12	70.34	60
Held for trading .....	68.91	42.14	56	53.66	45.49	46	62.85	43.53	50	55.60	44.16	50	85.10	46.31	64
Interest rate contracts .....	63.43	36.29	61	46.08	38.85	48	56.42	36.62	56	46.18	37.24	54	65.98	38.40	60
Foreign exchange contracts .....	3.06	1.47	80	3.12	1.52	79	3.37	1.60	81	3.64	1.60	80	6.69	1.85	88
Equity, commodity, and other contracts .....	2.42	0.51	86	4.46	0.72	86	3.06	0.68	85	5.78	0.83	87	12.43	1.14	94
Non-traded .....	31.09	57.86	43	46.34	54.51	53	37.15	56.47	49	44.40	55.84	50	14.90	53.69	35
Interest rate contracts .....	31.09	54.11	44	46.34	52.13	54	37.15	53.82	50	44.40	52.22	50	14.90	50.60	37
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	90.41	90.92	31	91.07	91.11	36	93.05	91.48	39	96.81	93.86	45	100.97	94.47	82
One year or less .....	19.04	26.80	53	9.71	31.34	31	23.22	32.05	51	12.34	32.17	38	12.29	32.51	36
Over 1 year to 5 years .....	35.63	28.69	62	59.71	27.94	93	40.33	27.06	70	64.98	30.45	91	47.57	31.16	80
Over 5 years .....	35.74	30.03	56	21.65	31.18	46	29.50	29.56	52	19.49	28.09	42	41.10	28.71	66
Gross negative fair value (absolute value) .....	0.98	1.21	46	2.03	1.98	60	1.28	1.55	50	0.87	0.83	54	1.23	0.72	88
Gross positive fair value .....	2.04	1.70	65	3.53	2.69	65	2.41	2.23	57	1.44	1.19	65	1.53	0.85	91
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	0.05	83	0.14	0.11	82	0.09	0.07	81	0.05	0.06	81	0.04	0.06	77
Gross positive fair value (X) .....	0.15	0.07	89	0.24	0.13	86	0.18	0.09	87	0.09	0.07	83	0.05	0.06	80
Held for trading (X) .....	0.10	0.05	85	0.14	0.10	77	0.11	0.07	78	0.06	0.06	79	0.05	0.05	80
Non-traded (X) .....	0.05	0.01	90	0.10	0.02	92	0.06	0.02	90	0.03	0.01	83	0	0.01	66
Current credit exposure (X) .....	0.14	0.05	89	0.24	0.09	88	0.17	0.06	88	0.09	0.05	82	0.05	0.04	81
Credit losses on derivative contracts .....	0.01	0	96	0.03	0	98	0.05	0	97	0.08	0	98	0	0	94
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	1.91	0.61	90	2.64	1.16	85	2.12	0.85	86	0.96	0.73	80	0.55	0.53	81

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	1,814,299	783,351	783,351	772,313	690,745
Gross losses .....	95,113	135,767	540,325	362,155	267,823
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	30,854	18,627	90,802	97,011	123,340
Net losses .....	64,259	117,140	449,523	265,144	144,483
Provision for loan and lease losses .....	-47,116	446,243	1,089,104	276,182	226,051
Adjustments .....	0	391,367	391,367	0	0
Ending balance .....	1,702,924	1,503,821	1,814,299	783,351	772,313
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.15	-0.11	37	1.62	0.87	86	0.93	0.51	86	0.26	0.15	78	0.21	0.14	78
Provision for loan and lease losses / Average loans and leases .....	-0.23	-0.20	40	2.33	1.41	79	1.35	0.82	82	0.36	0.24	78	0.31	0.24	76
Provision for loan and lease losses / Net loan and lease losses .....	-73.32	-168.35	46	380.95	730.69	36	242.28	487.86	31	104.16	130.58	38	156.46	134.68	70
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.12	1.49	82	1.93	1.32	85	2.22	1.58	83	1.04	0.83	74	1.03	0.90	70
Allowance for loan and lease losses / Total loans and leases .....	2.08	1.47	83	1.90	1.30	85	2.19	1.55	84	1.03	0.81	75	1.02	0.89	71
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.63	18.09	33	3.21	10.10	23	4.04	11.58	21	2.95	8.03	32	5.35	7.54	55
Allowance for loan and lease losses / Nonaccrual assets .....	314.06	291.29	66	260.93	310.68	58	324.82	299.17	65	160.83	218.72	52	212.47	214.03	62
ALLL / 90+ days past due + nonaccrual loans and leases .....	254.09	246.27	62	206.74	221.69	54	256.69	244.34	62	121.85	151.73	49	144.25	160.51	57
Gross loan and lease losses / Average loans and leases .....	0.47	0.24	82	0.71	0.34	82	0.67	0.34	83	0.48	0.28	81	0.37	0.30	73
Recoveries / Average loans and leases .....	0.15	0.08	83	0.10	0.07	70	0.11	0.07	76	0.13	0.08	82	0.17	0.09	87
Net losses / Average loans and leases .....	0.31	0.16	78	0.61	0.27	83	0.56	0.27	82	0.35	0.21	79	0.20	0.22	62
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	5.71	7.39	42	5.14	8.09	33	25.07	33.98	41	36.22	36.22	60	48.79	41.30	70
Earnings coverage of net loan and lease losses (X) .....	9.14	25.70	36	4.31	17.23	26	4.59	22.91	21	7.30	24.40	30	12.84	21.75	47
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.04	0.03	11	0.05	0.01	83	0.13	0.04	82	0.08	0.01	92	0	0.02	27
Real estate loans secured by 1–4 family .....	0.01	-0.01	73	0.09	0.01	85	0.04	0.01	79	0.06	0.01	90	0.05	0.01	75
Revolving .....	0.05	-0.03	82	0.23	0	90	0.11	0.01	85	0.11	0.02	82	0.07	0.03	65
Closed-end .....	-0.01	-0.01	41	0.01	0.01	61	0.01	0	60	0.03	0	83	0.03	0.01	73
Commercial real estate loans .....	-0.13	0.05	3	-0.05	0.01	5	0.32	0.07	90	0.12	0.01	94	-0.11	0.01	2
Construction and land development .....	0	0	75	-0.07	-0.01	13	0	0	39	0.09	-0.01	94	0.01	-0.03	80
1–4 family .....	0	0	58	0	0	60	0	0	28	0.09	0	98	0	-0.01	26
Other .....	0	0	80	-0.07	-0.01	10	0	0	32	0	-0.01	77	0.01	-0.02	84
Multifamily .....	0	0	10	-0.18	0	0	-0.05	0	3	-0.01	0	14	-0.06	0	8
Nonfarm nonresidential .....	-0.18	0.07	3	-0.02	0.02	10	0.43	0.11	88	0.14	0.02	94	-0.14	0.02	0
Owner-occupied .....	-0.04	0.01	3	-0.01	0.01	5	0.13	0.02	93	0.14	0.01	97	0	0.01	55
Other .....	-0.14	0.06	2	-0.01	0.01	14	0.31	0.08	88	0	0.01	55	-0.14	0.01	0
Real estate loans secured by farmland .....	0	0	20	1.68	0.01	99	0.45	0.02	95	0.59	0.01	99	0.51	0	95
Commercial and industrial loans .....	0.44	0.20	78	1.33	0.48	86	1.10	0.47	87	0.42	0.37	66	0.07	0.31	20
Loans to individuals .....	0.32	1.06	17	0.63	1.43	26	0.53	1.13	32	0.71	1.17	39	0.68	1.16	43
Credit card loans .....	3.41	2.41	68	6.47	3.52	88	4.47	2.92	81	7.24	3.11	91	5.14	2.92	90
Agricultural loans .....	0.01	0.02	83	0.08	0.11	82	0.38	0.19	84	0.07	0.08	72	-0.22	0.15	5
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	1.93	0.09	98	0.26	0.15	73	0.38	0.15	82	0.43	0.15	85	0.28	0.14	77

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases .....		259,868		427,650		391,401		432,525		457,743
90+ days past due loans and leases .....		154,070		169,040		174,760		174,328		171,927
Nonaccrual loans and leases .....		516,133		558,367		532,057		468,561		363,485
Total past due and nonaccrual loans and leases .....		930,071		1,155,057		1,098,218		1,075,414		993,155
Restructured 30–89 days past due .....		33,939		60,811		52,475		77,356		66,800
Restructured 90+ days past due .....		27,777		27,752		25,442		29,100		27,617
Restructured nonaccrual .....		187,886		194,073		182,749		185,754		178,407
Total restructured loans and leases .....		249,602		282,636		260,666		292,210		272,824
30–89 days past due loans held for sale .....		1,505		1,884		1,747		1,573		2,074
90+ days past due loans held for sale .....		130		507		2,182		2,046		332
Nonaccrual loans held for sale .....		846		279		298		0		24,279
Total past due and nonaccrual loans held for sale .....		2,481		2,670		4,227		3,619		26,685
Restructured loans and leases in compliance .....		591,047		669,183		648,293		646,723		744,517
Other real estate owned .....		1,805		10,225		3,883		10,748		23,019
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual .....		26,096		17,975		26,500		18,499		0
Total other assets past due and nonaccrual .....		26,096		17,975		26,500		18,499		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases .....	0.32	0.33	61	0.54	0.52	58	0.47	0.39	70	0.57
90+ days past due loans and leases .....	0.19	0.11	82	0.21	0.12	80	0.21	0.12	79	0.23
Nonaccrual loans and leases .....	0.63	0.65	58	0.71	0.57	71	0.64	0.66	53	0.61
90+ days past due and nonaccrual loans and leases .....	0.82	0.82	60	0.92	0.75	67	0.85	0.85	60	0.84
30–89 days past due restructured .....	0.04	0.01	88	0.08	0.01	93	0.06	0.01	89	0.10
90+ days past due restructured .....	0.03	0	89	0.04	0.01	89	0.03	0.01	88	0.04
Nonaccrual restructured .....	0.23	0.13	81	0.25	0.14	79	0.22	0.13	78	0.24
30–89 days past due loans held for sale .....	0	0	86	0	0	87	0	0	82	0
90+ days past due loans held for sale .....	0	0	85	0	0	89	0	0	87	0
Nonaccrual loans held for sale .....	0	0	79	0	0	79	0	0.01	76	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.32	0.33	61	0.54	0.52	58	0.47	0.40	70	0.57
90+ days past due assets .....	0.19	0.11	82	0.21	0.12	80	0.21	0.12	79	0.23
Nonaccrual assets .....	0.66	0.66	58	0.73	0.58	71	0.67	0.67	58	0.64
30+ days past due and nonaccrual assets .....	1.17	1.18	58	1.48	1.32	70	1.36	1.29	63	1.43
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.55	0.50	68	0.65	0.48	78	0.60	0.52	66	0.61
90+ days past due and nonaccrual assets + other real estate owned .....	0.56	0.53	63	0.66	0.51	74	0.60	0.55	62	0.62
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.93	0.58	84	1.16	0.57	93	1.03	0.60	89	1.13
Allowance for loan and lease losses .....	68.75	69.27	56	88.20	74.58	69	69.57	66.66	61	157.34
Equity capital + allowance for loan and lease losses .....	7.65	5.03	81	9.99	4.68	92	8.52	4.97	85	9.80
Tier 1 capital + allowance for loan and lease losses .....	8.59	5.96	78	11.79	5.89	93	9.79	6.05	85	11.59
Loans and leases + other real estate owned .....	1.43	0.97	80	1.68	0.91	92	1.52	0.97	82	1.62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.43	0.31	78	0.65	0.48	75	0.64	0.39	82	0.73	0.38	86	0.82	0.42	88
	90+ days past due .....	0.43	0.13	87	0.47	0.12	86	0.46	0.16	85	0.47	0.16	84	0.49	0.22	79
	Nonaccrual.....	0.89	0.76	69	0.64	0.54	62	0.87	0.76	67	0.58	0.46	67	0.69	0.57	71
Commercial and industrial	30–89 days past due.....	0.03	0.22	15	0.13	0.36	23	0.08	0.23	22	0.09	0.31	20	0.15	0.30	32
	90+ days past due .....	0	0.02	30	0	0.03	36	0	0.03	33	0	0.05	31	0	0.05	27
	Nonaccrual.....	0.80	0.69	64	1.39	0.90	77	0.90	0.75	66	1.19	0.83	72	0.58	0.76	49
Individuals	30–89 days past due.....	0.46	0.53	47	0.78	0.84	42	0.76	0.83	51	0.84	0.83	49	0.87	0.84	47
	90+ days past due .....	0.04	0.11	52	0.08	0.15	58	0.08	0.14	55	0.09	0.17	54	0.09	0.16	55
	Nonaccrual.....	0.03	0.22	29	0.04	0.19	37	0.03	0.28	27	0.05	0.17	39	0.03	0.23	25
Depository institution loans	30–89 days past due.....	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due.....	0	0.17	31	0.10	0.35	59	0.05	0.17	61	0.03	0.24	56	0.45	0.17	80
	90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.21	0.44	61	0.93	0.76	76	0.73	0.49	76	0.77	0.67	73	0.93	0.75	73
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.56	0.13	90	1.14	0.26	90	0.52	0.18	84	0.87	0.20	91	0.45	0.17	83
	90+ days past due .....	0.15	0.01	95	0.22	0.01	93	0.20	0.01	95	0.26	0.01	93	0.15	0.01	96
	Nonaccrual.....	0.36	0.15	78	0.20	0.13	72	0.11	0.15	62	0.23	0.13	76	0.27	0.14	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>Memoranda</b>																	
1–4 family	30–89 days past due .....		0.59	0.47	69	0.81	0.73	66	0.88	0.65	76	1	0.67	78	1.04	0.71	80
	90+ days past due .....		0.55	0.28	83	0.65	0.24	84	0.60	0.33	83	0.66	0.31	82	0.69	0.46	78
	Nonaccrual .....		0.74	0.88	52	0.60	0.79	45	0.73	0.89	52	0.63	0.73	50	0.65	0.86	46
Revolving	30–89 days past due .....		0.32	0.31	60	0.59	0.50	57	0.47	0.48	53	0.57	0.45	62	0.60	0.50	60
	90+ days past due .....		0.11	0.03	85	0.10	0.03	83	0.15	0.03	88	0.13	0.05	83	0.15	0.05	81
	Nonaccrual .....		0.81	1.31	53	0.56	1.07	43	0.76	1.13	53	0.58	1	46	0.54	1.17	42
Closed-end	30–89 days past due .....		0.71	0.48	73	0.94	0.76	71	1.07	0.65	80	1.25	0.70	83	1.32	0.75	82
	90+ days past due .....		0.75	0.31	84	0.97	0.27	85	0.81	0.38	84	0.96	0.35	84	1.04	0.53	82
Junior lien	Nonaccrual .....		0.70	0.85	51	0.62	0.77	47	0.71	0.87	52	0.66	0.70	53	0.72	0.84	48
	30–89 days past due .....		0.02	0.01	72	0.03	0.02	63	0.03	0.02	72	0.06	0.02	87	0.05	0.03	77
	90+ days past due .....		0.01	0	88	0.01	0	91	0.01	0	89	0.01	0	88	0.02	0	86
	Nonaccrual .....		0.03	0.05	43	0.03	0.05	44	0.03	0.04	48	0.06	0.04	69	0.05	0.06	59
Commercial real estate	30–89 days past due .....		0.07	0.22	28	0.30	0.28	61	0.10	0.26	39	0.12	0.18	44	0.32	0.17	80
	90+ days past due .....		0.01	0.02	67	0.02	0.01	73	0.01	0.02	66	0.02	0.03	63	0.02	0.03	64
	Nonaccrual .....		1.20	0.62	85	0.69	0.32	85	1.16	0.62	82	0.47	0.23	81	0.78	0.28	95
Construction and development	30–89 days past due .....		0.29	0.22	74	0.42	0.32	68	0.31	0.28	68	0.28	0.28	67	0.46	0.21	81
	90+ days past due .....		0.08	0.01	93	0.12	0.01	95	0.11	0.01	95	0.11	0.02	91	0.07	0.02	83
1–4 family	Nonaccrual .....		0.17	0.50	56	0.14	0.24	55	0.11	0.41	48	0.14	0.20	64	0.12	0.19	56
	30–89 days past due .....		0.22	0.03	93	0.29	0.06	88	0.17	0.03	89	0.15	0.06	81	0.25	0.06	90
	90+ days past due .....		0.03	0	93	0.07	0	97	0.05	0	95	0.06	0	94	0.01	0	92
Other	Nonaccrual .....		0.02	0.02	75	0	0.03	30	0.02	0.03	70	0	0.02	30	0	0.02	28
	30–89 days past due .....		0.06	0.16	55	0.13	0.24	57	0.13	0.22	59	0.13	0.20	65	0.21	0.13	75
	90+ days past due .....		0.05	0	93	0.06	0.01	90	0.06	0	96	0.05	0.01	89	0.06	0.02	84
	Nonaccrual .....		0.15	0.43	58	0.14	0.18	63	0.09	0.35	52	0.14	0.17	69	0.12	0.15	62
Multifamily	30–89 days past due .....		0	0.08	27	0.20	0.10	79	0	0.09	22	0.05	0.08	60	0.15	0.10	76
	90+ days past due .....		0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	79
	Nonaccrual .....		1.60	0.13	99	0.06	0.06	67	0.07	0.11	56	0.05	0.05	66	0.09	0.08	69
Nonfarm non-residential	30–89 days past due .....		0.04	0.20	27	0.30	0.27	60	0.08	0.23	38	0.10	0.14	46	0.32	0.17	81
	90+ days past due .....		0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	51	0.01	0.03	60
Owner Occupied	Nonaccrual .....		1.30	0.78	78	0.87	0.37	86	1.50	0.80	83	0.57	0.28	81	0.98	0.30	95
	30–89 days past due .....		0.04	0.06	56	0.12	0.11	56	0.08	0.07	62	0.07	0.07	61	0.22	0.09	86
	90+ days past due .....		0	0	33	0	0.01	33	0	0	33	0	0.01	57	0.01	0.01	62
Other	Nonaccrual .....		0.92	0.32	92	0.51	0.20	88	0.99	0.27	96	0.53	0.16	91	0.60	0.17	94
	30–89 days past due .....		0	0.12	17	0.18	0.14	67	0.01	0.14	28	0.03	0.07	42	0.10	0.07	71
	90+ days past due .....		0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	63	0	0.01	66
	Nonaccrual .....		0.38	0.40	57	0.37	0.16	83	0.51	0.44	63	0.04	0.10	41	0.38	0.13	86
Farmland	30–89 days past due .....		1.88	0.13	97	1.43	0.32	90	2.40	0.11	96	3.32	0.23	99	6.77	0.25	98
	90+ days past due .....		12.50	0.01	98	8.13	0.01	99	13.07	0	99	7.81	0.01	99	5.86	0.01	98
	Nonaccrual .....		2.29	1.14	78	3.70	1.10	89	2.37	1.13	78	1.84	0.84	77	2.11	1.23	77
Credit card	30–89 days past due .....		0.66	0.75	35	1.31	1.31	54	1.03	0.95	54	1.51	1.19	71	1.49	1.22	69
	90+ days past due .....		0.23	0.56	39	0.55	0.83	39	0.35	0.63	34	0.72	0.78	47	0.54	0.73	38
	Nonaccrual .....		0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	8,753,007	8,677,923	8,727,221	8,755,586	9,141,734										
Retained earnings .....	2,645,042	2,044,193	2,330,424	2,088,184	1,361,346										
Accumulated other comprehensive income (AOCI) .....	-56,115	227,044	191,562	-256,505	-608,860										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	11,341,934	10,949,160	11,249,207	10,587,265	9,894,220										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	2,158,151	2,183,651	2,171,032	2,197,004	2,232,394										
Accumulated other comprehensive income-related adjustments .....	-56,115	227,043	191,563	-256,505	-608,860										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	9,239,898	8,538,466	8,886,612	8,646,766	8,270,686										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	9,239,898	8,538,466	8,886,612	8,646,766	8,270,686										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	2,680,053	1,207,482	2,195,898	1,207,482	1,207,482										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	2,680,053	1,207,482	2,195,898	1,207,482	1,207,482										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	2,680,053	1,207,482	2,195,898	1,207,482	1,207,482										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	289,482	340,874	340,359	392,198	504,709										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	320,119	278,079	320,324	279,632	270,527										
Allowance for loan and lease losses in tier 2 capital .....	1,119,139	1,127,444	1,112,760	887,060	868,208										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	1,728,740	1,746,397	1,773,443	1,558,890	1,643,444										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	1,728,740	1,746,397	1,773,443	1,558,890	1,643,444										
Exited advanced approach tier 2 capital .....															
Total capital .....	13,648,691	11,492,345	12,855,953	11,413,138	11,121,612										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	123,177,180	110,340,533	121,132,711	108,603,616	106,411,242										
Less: Deductions from common equity tier 1 capital .....	2,158,151	2,183,651	2,171,032	2,197,004	2,232,394										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	121,019,029	108,156,882	118,961,679	106,406,612	104,178,848										
Total risk-weighted assets .....	89,494,010	90,193,396	88,878,043	87,511,987	85,748,671										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.32	12.54	17	9.47	11.59	18	10	12.35	15	9.88	12.11	19	9.65	12.09	10
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	13.32	13.31	57	10.81	12.25	27	12.47	13.08	46	11.26	12.78	28	11.05	12.85	21
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.25	15.37	55	12.74	14.01	29	14.46	15.23	45	13.04	14.36	32	12.97	14.45	27
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.85	9.15	75	9.01	9.43	42	9.32	9.13	56	9.26	9.76	41	9.10	9.71	34
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change								
						1-Year	5-Year							
<b>Insurance Activities</b>														
Total insurance underwriting assets .....	6,943	25,639	16,078	25,642	27,205	-72.92	-77.40							
Total property and casualty assets .....	0	8,891	0	8,844	9,184	-100.00	-100.00							
Reinsurance recoverables (P/C) .....														
Total life and health assets .....	6,943	16,748	16,078	16,798	18,021	-58.54	-66.29							
Reinsurance recoverables (L/H) .....	0	0	0	0	0									
Separate account assets (L/H) .....														
Total insurance underwriting equity .....	5,166	20,936	13,883	20,255	16,998	-75.32	-58.63							
Total property and casualty equity .....	0	8,557	0	8,530	8,256	-100.00	-100.00							
Total life and health equity .....	5,166	12,379	13,883	11,725	8,742	-58.27	-12.75							
Total insurance underwriting net income .....	292	668	2,246	3,195	3,929	-56.29	-67.04							
Total property and casualty .....	0	23	88	263	218	-100.00	-100.00							
Total life and health .....	292	645	2,158	2,932	3,711	-54.73	-63.45							
Claims and claims adjusted expense reserves (P/C) .....	0	300	0	313	328	-100.00	-100.00							
Unearned premiums (P/C) .....	0	63	0	74	120	-100.00	-100.00							
Policyholder benefit and contractholder funds (L/H) .....	4	7	4	9	70	-42.86	-98.58							
Separate account liabilities (L/H) .....	0	0	0	0	0									
Insurance activities revenue .....	21,344	18,013	75,707	68,085	60,802	18.49	31.19							
Other insurance activities income .....	21,332	17,983	75,633	67,897	60,453	18.62	33.23							
Insurance and reinsurance underwriting income .....	12	30	74	188	349	-60.00	-95.35							
Premiums .....	12	30	74	188	349	-60.00	-95.35							
Credit related insurance underwriting .....	12	30	74	188	349	-60.00	-95.35							
Other insurance underwriting .....	0	0	0	0	0									
Insurance benefits, losses, expenses .....	1,995	2,342	8,713	9,648	462	-14.82	661.45							
Net assets of insurance underwriting subsidiaries .....	16,252	16,252	16,252	16,349	18,012	0.00	-14.82							
Life insurance assets .....	2,581,303	2,550,880	2,576,738	2,542,234	2,507,007	1.19	46.11							
<b>Analysis Ratios</b>														
	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets .....	0.01	0	84	0.02	0.01	87	0.01	0	84	0.02	0.01	87	0.03	0.01
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	0	54.39	17	34.68	56.62	44	0	53.67	17	34.49	51.47	46	33.76	56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	100	45.61	82	65.32	43.38	55	100	46.33	82	65.51	48.53	53	66.24	43.88
Separate account assets (L/H) / Total life assets .....	0	12.21	43	0	10.89	43	0	11.24	43	0	7.26	42	0	8.53
Insurance activities revenue / Adjusted operating income .....	1.55	0.38	84	1.55	0.40	85	1.56	0.41	85	1.44	0.47	84	1.34	0.47
Premium income / Insurance activities revenue .....	0.06	2.23	85	0.17	2.84	81	0.10	2.84	81	0.28	7.32	75	0.57	4.86
Credit related premium income / Total premium income .....	100	33.33	81	100	45.10	76	100	38.23	81	100	34.91	83	100	44.54
Other premium income / Total premium income .....	0	66.67	18	0	54.90	23	0	61.77	18	0	65.09	16	0	55.46
Insurance underwriting net income / Consolidated net income .....	0.05	0.02	89	1.38	0.05	94	0.27	0.03	91	0.23	0.08	87	0.28	0.08
Insurance net income (P/C) / Equity (P/C) .....		22.15		1.08	9.66	38		15.59		3.08	19.86	23	2.64	15.64
Insurance net income (L/H) / Equity (L/H) .....	22.61	3.56	83	20.84	-116.81	85	15.54	3.62	84	25.01	5.13	88	42.45	1.99
Insurance benefits, losses, expenses / Insurance premiums .....	16,625	1,367.96	93	7,806.67	1,046.57	94	11,774.32	447.82	95	5,131.91	233.61	96	132.38	160.49
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07		0	0	47		0.07		0	0.15	42	0	0.17
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0.01	0	91	0.01	0	91	0.01	0	92	0.01	0	89	0.02	0
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.95	11	84	22.67	11.59	91	19.98	11.03	88	23.90	11.51	92	24.46	10.22
<b>Broker-Dealer Activities</b>														
Net assets of broker-dealer subsidiaries (\$000) .....		170,428		34,676		91,279		114,314		72,496				
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0.14	0.50	83	0.03	0.78	76	0.07	0.75	81	0.10	1.39	77	0.07	1.79

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	547,469	669,037	617,786	568,224	700,253
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	57,143	62,487	58,136	74,823	97,554
Loans to depository institutions and other banks acceptances .....	490,326	606,550	559,650	493,401	602,699
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	4,300	3,500	4,300	4,301	4,300
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	551,769	672,537	622,086	572,525	704,553
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans .....		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	-18.17	-6.17	34	1.34	12.26	52	8.72	-2.40	73	-18.85	22.48	14	19.05	7.24	69
Total selected assets.....	-17.96	-2.56	31	1.22	7.32	52	8.66	2.04	64	-18.74	12.40	18	19.32	3.24	71
Deposits .....		2.95			13.75			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		0	179,910	0	225,366	482,229	-100.00	-100.00
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	179,910	0	225,366	482,229	-100.00	-100.00
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		-100.00
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0.16	0	0	0.21		0.44
1–4 family residential loans.....		0	0	0	0	0		0
Home equity lines.....		0	0	0	0	0		0
Credit card receivables.....		0	0	0	0	0		0
Auto loans.....		0	0.16	0	0	0.21		0.44
Commercial and Industrial loans .....		0	0	0	0	0		0
All other loans and leases .....		0	0	0	0	0		0
Asset-backed commercial paper conduits.....		0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....			16.79			17.38		16.75
Home equity lines .....			9.80			10.14		10.69
Credit card receivables.....			0.83			0.96		1.18
Auto loans and other consumer loans.....			21.75			22.24		21.64
Commercial and industrial loans .....			30.97			29.61		29.67
All other loans and leases.....			19.86			19.66		20.06

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
						1-Year	5-Year	
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0			0		0	
1–4 family residential loans.....								
Home equity lines.....								
Credit card receivables.....								
Auto loans.....		0			0		0	
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0			0		0	
Seller's interest carried as securities and loans .....		0			0		0	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....	0	0	0	0	0			
Total retained credit exposure and asset sale credit exposure .....	0.42	0.60	0.48	0.60	1.29			
Dollar Amount in Thousands		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans .....	0	3,198	0	4,008	6,688	-100.00	-100.00	
Commcial and industrial loans .....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0		-100.00	
Total 30–89 days past due securitized assets.....	0	3,198	0	4,008	6,688	-100.00	-100.00	
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans .....	0	324	0	465	729	-100.00	-100.00	
Commercial and industrial loans .....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0		-100.00	
Total 90+ days past due securitized assets .....	0	324	0	465	729	-100.00	-100.00	
Total past due securitized assets.....	0	3,522	0	4,473	7,417	-100.00	-100.00	
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans .....	0	146	0	317	2,945	-100.00	-100.00	
Commercial and industrial loans .....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0		-100.00	
Total net losses on securitized assets.....	0	146	0	317	2,945	-100.00	-100.00	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....		1.78		1.78	1.39
Commercial and industrial loans .....					
All other loans and leases .....		1.78		1.78	1.39
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....		0.18		0.21	0.15
Commercial and industrial loans .....					
All other loans and leases .....		0.18		0.21	0.15
Total 90+ days past due securitized assets .....		1.96		1.98	1.54
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....		0.32		0.14	0.61
Commercial and industrial loans .....					
All other loans and leases .....		0.32		0.14	0.61
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....		0.94		1.25	1.32
Home equity lines .....		0.59		0.57	0.60
Credit card receivables .....		1.31		1.51	1.49
Commercial and industrial loans .....		0.13		0.09	0.15
All other loans and leases .....		0.66		0.59	0.60
Total managed loans past due 30–89 days .....		0.54		0.57	0.61
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....		0.97		0.96	1.04
Home equity lines .....		0.10		0.13	0.15
Credit card receivables .....		0.55		0.72	0.54
Commercial and industrial loans .....		0		0	0
All other loans and leases .....		0.09		0.09	0.07
Total managed loans past due 90+ days .....		0.21		0.23	0.23
<b>Total Past Due Managed Assets .....</b>		0.76		0.80	0.84
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....		0.01		0.03	0.03
Home equity lines .....		0.23		0.11	0.07
Credit card receivables .....		6.47		7.24	5.14
Commercial and industrial loans .....		1.33		0.42	0.07
All other loans and leases .....		0.25		0.33	0.23
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>		0.59		0.35	0.19

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	322,622	71,933	1,530,319	692,407	1,749,175	348.50	83.54
Dividends .....	321,874	71,174	1,526,798	684,697	1,721,697	352.24	85.52
Interest .....	748	759	3,521	7,710	27,478	-1.45	-67.21
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from nonbank subsidiaries .....	9,300	372	37,546	5,536	2,201	2400.00	283.35
Dividends .....	9,000	0	36,310	3,409	0	394.23	
Interest .....	300	372	1,236	2,127	2,201	-19.35	-50.41
Management and service fees .....	0	0	0	0	0	0	
Other income .....	0	0	0	0	0	0	
Income from subsidiary holding companies .....	0	0					
Dividends .....	0	0					
Interest .....	0	0					
Management and service fees .....	0	0					
Other income .....	0	0					
Total income from subsidiaries .....	331,922	72,305	1,567,865	697,943	1,751,376	359.06	86.26
Securities gains (losses) .....	0	0	0	0	0	0	
Other operating income .....	-753	-386	9,130	1,806	-2,235		
Total operating income .....	331,169	71,919	1,576,995	699,749	1,749,141	360.47	84.86
<b>Operating Expenses</b>							
Personnel expenses .....	4,967	-1,042	16,519	6,126	2,448		123.84
Interest expense .....	13,600	31,392	115,089	142,742	123,650	-56.68	123.91
Other expenses .....	30,513	24,161	123,492	144,684	118,213	26.29	55.12
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	49,080	54,511	255,100	293,552	244,311	-9.96	75.51
Income (loss) before taxes .....	282,272	15,353	1,324,113	406,584	1,504,830	1738.55	86.71
Applicable income taxes (credit) .....	-20,977	5,412	-46,049	-63,418	-48,507		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	303,249	9,941	1,370,162	470,002	1,553,337	2950.49	85.97
Equity in undistributed income of subsidiaries .....	229,043	38,343	-552,950	940,912	-160,324	497.35	2676.95
Bank subsidiaries .....	222,951	32,243	-546,729	907,727	-186,343	591.47	4281.04
Nonbank subsidiaries .....	6,092	6,100	-6,221	33,185	26,019	-0.13	92.85
Subsidiary holding companies .....	0	0	0	0	0	0	
Net income (loss) .....	532,292	48,284	817,212	1,410,914	1,393,013	1002.42	210.71
<b>Memoranda</b>							
Bank net income .....	544,825	103,417	980,069	1,592,424	1,535,354	426.82	205.07
Nonbank net income .....	15,092	6,100	30,089	36,594	26,019	147.41	203.05
Subsidiary holding companies' net income .....	0	0	0	0	0	0	

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		12,817,879	72.81	13,116,087	75.26	12,818,678	71.67	12,892,784	12,245,201	-2.27	98.63
Common and preferred stock .....		12,507,845	71.04	13,056,058	74.92	12,508,643	69.94	12,832,750	11,493,318	-4.20	107.06
Excess cost over fair value .....		13,215	0.08	13,215	0.08	13,215	0.07	13,215	13,092	0.00	14.67
Loans, advances, notes, and bonds .....		296,819	1.69	46,814	0.27	296,820	1.66	46,819	729,800	534.04	-25.76
Other receivables .....		0	0	0	0	0	0	0	8,991	-100.00	
Investment in nonbank subsidiaries .....		242,202	1.38	203,084	1.17	184,116	1.03	198,567	182,446	19.26	-55.56
Common and preferred stock .....		202,177	1.15	168,904	0.97	147,091	0.82	164,758	142,190	19.70	-58.93
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		40,025	0.23	34,180	0.20	37,025	0.21	33,809	39,787	17.10	-22.49
Other receivables .....		0	0	0	0	0	0	0	469	-100.00	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		63,212	0.36	59,853	0.34	63,212	0.35	56,500	50,881	5.61	
Securities .....		38,738	0.22	34,270	0.20	38,997	0.22	37,890	32	13.04	120956.25
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		4,129,509	23.46	3,650,279	20.95	4,465,546	24.97	3,119,320	2,351,774	13.13	73.10
Cash and due from unrelated depository institution .....		34	0	26	0	41	0	27	0	30.77	
Premises, furnishings, fixtures and equipment .....		1,968	0.01	2,076	0.01	1,967	0.01	2,112	1,672	-5.20	10.87
Intangible assets .....		0	0	0	0	0	0	0	0		
Other assets .....		312,084	1.77	361,455	2.07	312,070	1.74	238,783	172,981	-13.66	40.55
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		17,605,626	100.00	17,427,130	100.00	17,884,627	100.00	16,545,983	15,004,987	1.02	83.25
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		2,810,851	15.97	4,140,496	23.76	3,635,923	20.33	3,292,011	2,419,864	-32.11	101.03
Subordinated notes and debentures .....		254,428	1.45	562,511	3.23	255,497	1.43	552,092	544,391	-54.77	-23.83
Other liabilities .....		581,583	3.30	537,987	3.09	607,161	3.39	577,988	669,190	8.10	48.67
Balance due to subsidiaries and related institutions .....		358,360	2.04	416,651	2.39	393,706	2.20	329,145	269,840	-13.99	9.75
Total liabilities .....		4,005,222	22.75	5,657,645	32.46	4,892,287	27.35	4,751,236	3,903,285	-29.21	63.48
Equity Capital .....		13,600,404	77.25	11,769,485	67.54	12,992,340	72.65	11,794,747	11,101,702	15.56	90.01
Perpetual preferred stock (income surplus) .....		2,680,053	15.22	1,207,482	6.93	2,195,898	12.28	1,207,482	1,207,482	121.95	246.87
Common stock .....		10,231	0.06	10,188	0.06	10,223	0.06	10,245	10,506	0.42	28.08
Common surplus .....		8,801,847	49.99	8,723,346	50.06	8,776,189	49.07	8,800,943	9,176,509	0.90	24.84
Retained earnings .....		2,223,459	12.63	1,657,036	9.51	1,877,659	10.50	2,088,184	1,361,346	34.18	
Accumulated other comprehensive income .....		-56,115	-0.32	227,044	1.30	191,562	1.07	-256,505	-608,860		
Other equity capital components .....		-59,071	-0.34	-55,611	-0.32	-59,191	-0.33	-55,602	-45,281		
Total liabilities and equity capital .....		17,605,626	100.00	17,427,130	100.00	17,884,627	100.00	16,545,983	15,004,987	1.02	83.25
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		251,790	1.43	251,608	1.44	251,745	1.41	251,563	252,619	0.07	-20.83
Notes payable to subsidiaries that issued TPS .....		251,790	1.43	251,608	1.44	251,745	1.41	251,563	252,619	0.07	-20.83
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		



## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
	<b>Payout Ratios — Parent</b>																
	Dividends declared / Income before undistributed income.....	61.50	74.87	41	1,741.87	61.08	97	52.66	81.10	30	145.73	57.84	92	39.29	57.26		
Dividends declared / Net income .....	35.04	23.13	70	358.63	81.32	92	88.28	42.29	94	48.54	33.08	79	43.81	27.33	82		
Net income – dividends / Average equity.....	10.38	9.52	67	-4.29	0.55	15	0.78	4.14	13	6.28	6.46	47	7.08	7.33	46		
<b>Percent of Dividends Paid</b>																	
Dividends from bank subsidiaries .....	172.59	101.14	78	41.10	182.33	30	211.62	132.17	76	99.97	178.13	25	282.10	157.73	83		
Dividends from nonbank subsidiaries .....	4.83	3.28	81	0	2.35	30	5.03	3.41	76	0.50	7.53	53	0	7.13	23		
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42		
Dividends from all subsidiaries .....	177.42	128.99	69	41.10	229.19	18	216.66	174.85	73	100.47	260.40	13	282.10	215.26	76		
<b>Payout Ratios — Subsidiaries:</b>																	
<b>Percent of Bank Net Income</b>																	
Dividends from bank subsidiaries .....	59.08	30.63	77	68.82	123.04	29	155.78	60.28	97	43	66.55	27	112.14	60.71	90		
Interest income from bank subsidiaries.....	0.14	0.12	77	0.73	0.70	71	0.36	0.36	72	0.48	0.54	69	1.79	0.52	83		
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36		
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47		
Operating income from bank subsidiaries.....	59.22	33.49	74	69.56	148.03	29	156.14	62.88	96	43.48	69.36	27	113.93	63.43	86		
<b>Percent of Nonbank Net Income</b>																	
Dividends from nonbank subsidiaries .....	59.63	47.24	65	0	39.62	23	120.68	56.39	80	9.32	82.95	33	0	51.40	17		
Interest income from nonbank subsidiaries.....	1.99	2.80	76	6.10	14.44	70	4.11	7.38	73	5.81	20.25	64	8.46	18.56	62		
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38		
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48		
Operating income from nonbank subsidiaries .....	61.62	69.48	62	6.10	76.32	33	124.78	79.84	77	15.13	150.41	18	8.46	99.33	24		
<b>Percent of Subsidiary Holding Companies' Net Income</b>																	
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56			
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95			
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43			
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01			
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19			
<b>Dependence on Subsidiaries:</b>																	
<b>Percent of Total Operating Income</b>																	
Dividends from bank subsidiaries .....	97.19	58.57	62	98.96	62.43	61	96.82	69.76	60	97.85	67.32	68	98.43	65.18	70		
Interest income from bank subsidiaries.....	0.23	0.72	73	1.06	2.52	73	0.22	0.63	65	1.10	0.80	72	1.57	0.92	77		
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37		
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47		
Operating income from bank subsidiaries .....	97.42	71.70	50	100.02	76.26	90	97.04	82.20	46	98.95	78.80	60	100	74.20	90		
Dividends from nonbank subsidiaries .....		2.72		5.32	77	0	2.51	31	2.30	1.95	74	0.49	2.65	57	0	2.57	
Interest income from nonbank subsidiaries.....		0.09		0.82	79	0.52	1.82	78	0.08	0.73	76	0.30	1.19	75	0.13	2.32	
Management and service fees from nonbank subsidiaries .....		0		0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	
Other income from nonbank subsidiaries.....		0		0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	
Operating income from nonbank subsidiaries .....		2.81		10.59	67	0.52	9.13	63	2.38	4.70	65	0.79	7.29	49	0.13	7.64	
Dividends from subsidiary holding companies.....		0		1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	
Interest income from subsidiary holding companies .....		0		0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	
Management and service fees from subsidiary holding companies .....		0		0	49	0	0	49	0	0	49	0	0	49	0	0.49	
Other income from subsidiary holding companies.....		0		0	50	0	0	49	0	0	49	0	0	48	0	0.49	
Operating income from subsidiary holding companies.....		0		2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	
Loans and advances from subsidiaries / Short term debt.....				142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....				8.21		29.59	41	5.35	30.31	34	6.47	27.08	39	6.54	28.33	40	8.52